

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

LUIS A CRUZ GONZALEZ

CARMEN R COLLAZO CASTRO

DEBTOR(S)

CASE NO. 02-01303

CHAPTER 13

NOTICE OF FILING PETITION IN BANKRUPTCY
UNDER CHAPTER 13 AND OF AUTOMATIC
STAY OF SUITS

RECEIVED
CASHIER 1
2002 FEB - 8 PM 6:10
OFFICE OF
CLERK OF
COURT

You are hereby notified that ABOVE DEBTOR (S) has/have filed a petition
under Chapter 13 of Title II. United States Code on FEB - 8 2002.

Pursuant to the provisions of II USC 362, the filing of the petition
by the above-named debtor operates as a stay of the commencement or continuation
of any court or other proceeding against the debtor, of the enforcement of any
court proceeding to enforce any lien on the property of the debtor, and of any
court proceeding commenced for the purpose of rehabilitation of the debtor or
the liquidation of his estate.

You are further notified that under Bankruptcy Act. II USC 1301, a creditor
may not act, or commence or continue any civil action, to collect all or any part
of a consumer debt of the debtor from any individual that is liable or such debt
with the debtor.

This notice is sent to you by order of the United States Bankruptcy Judge.

San Juan, Puerto Rico, this FEB - 8 2002



CELESTINO MATTIA-MENDEZ
Clerk of the court

BY: [Signature]
DEPUTY CLERK

1303-6

FORM B1 United States Bankruptcy Court <i>PUERTO RICO</i> District of <i>PUERTO RICO</i>		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): CRUZ VELEZ, LUIS		Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 02-01303
Soc. Sec./Tax I.D. No. (if more than one, state all): 583-98-2610		Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): URB ALTAMONTE #259 CAMUY PR 00627		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
Phone: 787-898-4731 Work: 787-310-2209		
County of Residence or of the Principal Place of Business: PUERTO RICO		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): APARTADO 427 HATILLO PR 00659		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above): SAME		
Information Regarding the Debtor (Check the Applicable Boxes)		
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE FOR COURT USE ONLY RECEIVED AND FILED RELIEF ORDERED 02 FEB - 8 PM 4:10 U.S. BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO 0276.55
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

LUIS CRUZ VELEZ

Prior Bankruptcy Case Filed Within Last 5 Years (If more than one, attach additional sheet)

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual / Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

XSignature of Debtor LUIS CRUZ VELEZX

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

2-5-02

Date

Signature of Debtor (Corporation/ Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of AttorneyX

Signature of Attorney for Debtor(s)

Felix M. Zeno Gloro

Printed Name of Attorney for Debtor(s)

Felix M. Zeno Gloro Law Office

Firm Name

PO BOX 1945

Address

ARECIBO PR 00613-1945(787) 879-1760

Telephone Number

2-5-02

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Attorney

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
PUERTO RICO DISTRICT of PUERTO RICO
PUERTO RICO DIVISION

In re *LUIS CRUZ VELEZ*

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: *Felix M. Zeno Gloor*

STATEMENT PURSUANT TO RULE 2016(B)

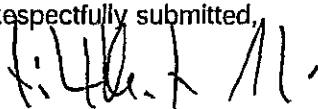
The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case.\$ 1,500.00
 - b) Prior to the filing of this statement, debtor(s) have paid\$ 0.00
 - c) The unpaid balance due and payable is\$ 1,500.00
3. \$ 185.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: 2-5-02

Respectfully submitted,

Attorney for Petitioner:



Felix M. Zeno Gloor
Felix M. Zeno Gloor Law Office
PO BOX 1945
ARECIBO PR 00613-1945

**UNITED STATES BANKRUPTCY COURT
PUERTO RICO DISTRICT of PUERTO RICO
PUERTO RICO DIVISION**

In re *LUIS CRUZ VELEZ*Case No.
Chapter 13

/ Debtor

Attorney for Debtor: *Felix M. Zeno Gloro*

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedule D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	<i>Yes</i>	<i>1</i>	\$ 275,000.00		
B-Personal Property	<i>Yes</i>	<i>2</i>	\$ 71,510.00		
C-Property Claimed as Exempt	<i>Yes</i>	<i>1</i>			
D-Creditors Holding Secured Claims	<i>Yes</i>	<i>1</i>		\$ 230,000.00	
E-Creditors Holding Unsecured Priority Claims	<i>Yes</i>	<i>2</i>		\$ 5,467.39	
F-Creditors Holding Unsecured Nonpriority Claims	<i>Yes</i>	<i>3</i>		\$ 227,111.31	
G-Executory Contracts and Unexpired Leases	<i>Yes</i>	<i>1</i>			
H-Codebtors	<i>Yes</i>	<i>1</i>			
I-Current Income of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ 6,000.00
J-Current Expenditures of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ 4,400.00
Total Number of Sheets in All Schedules ▶		<i>14</i>			
Total Assets ▶			\$ 346,510.00		
Total Liabilities ▶				\$ 462,578.70	

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property without Deducting any Secured Claim or Exemption	Amount of Secured Claim
	Husband—H Wife—W Joint—J Community—C		
SOLAR (80000 millage code) 9039 WOODVIEW COUNTRY TRAILS PHASE FOUR UNIT O NE PB 88 PGS 9& 10 LOT 3		\$ 20,000	NONE
SOLAR (8002 MILLAGE CODE SEC 10 TWP 17 RGE 21 PLAT BOOK O PAGE 001 MARION OAKS UNIT 1 BLK 184		\$ 5,000	NONE
SOLAR 580 MC EN LA URB MONTE ALTO DE CAMUY CONSTA DE CASA DE 3 HABITACIONES, SALA, COMEDOR 2 1/2 BANO, MARQUESINA DOBLE		\$ 250,000	NONE
TOTAL \$		275,000	

NO continuation sheets attached

(Report also on Summary of Schedules.)

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Husband—H Wife—W Joint—J Community—C	
1. Cash on hand.	X		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		SHARES WITH COOP AHORRO Y CREDITO HATILLO	\$ 4,500
		CHECKING ACCOUNT BBV	\$ 10
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS	\$ 4,000
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		LAW LIBRARY	\$ 1,000
6. Wearing apparel.		WEARING APPAREL	\$ 500
7. Furs and jewelry.		JEWELRY	\$ 500
8. Firearms and sports, photographic, and other hobby equipment.	X		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10. Annuities. Itemize and name each issuer.	X		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X		
13. Interests in partnerships or joint ventures. Itemize.	X		
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		
15. Accounts Receivable.		ACCOUNT RECEIVABLE	\$ 2,000
		ACCOUNT RECEIVABLE	\$ 57,000
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	X		

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
21. Patents, copyrights, and other intellectual property. Give particulars.	X		
22. Licenses, franchises, and other general intangibles. Give particulars.	X		
23. Automobiles, trucks, trailers and other vehicles.	X		
24. Boats, motors, and accessories.	X		
25. Aircraft and accessories.	X		
26. Office equipment, furnishings, and supplies.		OFFICE EQUIPMENT	\$ 2,000
27. Machinery, fixtures, equipment and supplies used in business.	X		
28. Inventory.	X		
29. Animals.	X		
30. Crops - growing or harvested. Give particulars.	X		
31. Farming equipment and implements.	X		
32. Farm supplies, chemicals, and feed.	X		
33. Other personal property of any kind not already listed. Itemize.	X		

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE C-PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
SOLAR (80000 millage code) 9039 WOODVIEW COUNTRY TRAILS PHASE FOUR UNIT O NE PB 88 PGS 9 & 10 LOT 3	11 USC 522(d)(5)	\$ 0	\$ 20,000
SOLAR (8002 MILLAGE CODE SEC 10 TWP 17 RGE 21 PLAT BOOK 0 PAGE 001 MARION OAKS UNIT 1 BLK 184	11 USC 522(d)(5)	\$ 0	\$ 5,000
SOLAR 580 MC EN LA URB MONTE ALTO DE CAMUY CONSTA DE CASA DE 3 HABITACIONES, SALA, COMEDOR 2 1/2 BANO, MARQUESINA DOBLE	11 USC 522(d)(1) 11 U.S.C. 522(d)(5)	\$ 17,425 \$ 925	\$ 250,000
SHARES WITH COOP AHORRO Y CREDITO HATILLO	11 USC 522(d)(5)	\$ 0	\$ 4,500
CHECKING ACCOUNT BBV	11 USC 522(d)(5)	\$ 10	\$ 10
HOUSEHOLD GOODS	11 USC 522(d)(3)	\$ 4,000	\$ 4,000
LAW LIBRARY	11 USC 522(d)(6)	\$ 1,000	\$ 1,000
WEARING APPAREL	11 USC 522(d)(3)	\$ 500	\$ 500
JEWELRY	11 USC 522(d)(4)	\$ 500	\$ 500
ACCOUNT RECEIVABLE	11 USC 522(d)(5)	\$ 0	\$ 2,000
ACCOUNT RECEIVABLE	11 USC 522(d)(5)	\$ 0	\$ 57,000
OFFICE EQUIPMENT	11 USC 522(d)(6)	\$ 750	\$ 2,000

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim without Deducting Value of Collateral	Unsecured Portion, If any
Account No. 071010017007546 Creditor #: 1 BANCO POPULAR DE PR MORTGAGE SERVICING GPO BOX 362708 SAN JUAN PR 00936-2708	H—Husband W—Wife J—Joint C—Community	Mortgage SOLAR Y CASA ALTO MONTE CAMUY Value: \$ 250,000.00				\$205,000.00	\$ 0.00
Account No. Creditor #: 2 JOHN W KOZYAK, PLAN ADM 2800 FIRST UNION FIN CENTER 200 SOUTH BISCAYNE BLVD MIAMI FL 33131		Judgment Lien LOT WOODWIEW COUNTRY MIAMI Value: \$ 20,000.00			X	\$ 20,000.00	\$ 0.00
Account No. Representing: JOHN W KOZYAK, PLAN ADM		KENNETH B ROBINSON RICE, ROBISON & SCHILLER PA 848 BRICKELL AVE SUITE 1110 MIAMI FL 33131-2943 Value:					
Account No. Creditor #: 3 JOHN W KOZYAK, PLAN ADM C/O KENETH B ROBINSON 848 BRICKELL AVE STE 1100 MIAMI FL 33131-2943		Judgment Lien SOLAR 8002 MARION OAKS MIAMI Value: \$ 5,000.00			X	\$ 5,000.00	\$ 0.00
Account No. Representing: JOHN W KOZYAK, PLAN ADM		KENNETH B ROBISON 848 BRICKELL AVE SUITE 1100 MIAMI FL 33131-2943 Value:					

No continuation sheets attached

Subtotal \$
(Total of this page)

230,000.00

Total \$

230,000.00

(Use only on last page and on Summary of Schedules)

In re LUIS CRUZ VELEZ / Debtor Case No. _____
(If known)**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed on this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY: *Taxes and Certain Other Debts Owed to Governmental Units*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Total Amount of Claim	Amount Entitled to Priority
Account No. <u>0100560513500</u> Creditor #: <u>1</u> CRIM GPO BOX 195387 SAN JUAN PR 00919-5387		Debt to goverment				\$ 967.39	\$ 967.39
Account No. Creditor #: <u>2</u> DEPARTAMENTO DE HACIENDA ELA PO BOX S 4515 SAN JUAN PR 00902		Debts to goverment				\$ 4,500.00	\$ 4,500.00
Account No. 							
Account No. 							
Account No. 							
Account No. 							
Account No. 							

 Sheet No. 1 of 1 continuation sheets attached to
 Schedule of Creditors holding Unsecured Priority Claims

 Subtotal \$
 (Total of this page)

5,467.39

Total \$

5,467.39

(Use only on last page and on Summary of Schedules)

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No. 372699814881008 Creditor #: 1 AMERICAN EXPRESS - THE CARD PO BOX 1270 NEWARK NJ 07101-1270	H—Husband W—Wife J—Joint C—Community	Credit card purchases				\$ 500.00
Account No. Creditor #: 2 BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN PR 00936-4745		Linea de credito				\$ 19,000.00
Account No. 4506890029003758 Creditor #: 3 BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN PR 00936-4745		Credit card purchases VISA				\$ 4,029.00
Account No. 4506870090000156 Creditor #: 4 BANCO SANTANDER - TARJETAS PO BOX 362589 SAN JUAN PR 00936-2589		Credit card purchases VISA				\$ 3,868.47
Account No. 5440196760002728 Creditor #: 5 COOP AHORRO Y CREDITO HATILLO BOX 960 HATILLO PR 00659		Credit card purchases MASTER CARD				\$ 4,899.00

2 continuation sheets attached

Subtotal \$
(Total of this page)

\$ 32,296.47

Total \$
(Use only on last page and on Summary of Schedules)

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H—Husband W—Wife J—Joint C—Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No. Creditor #: 6 COOP AHORRO Y CREDITO HATILLO BOX 960 HATILLO PR 00659		CONSUMER LOAN DEBTOR IS CODEBTOR DEBTOR IS RAFAEL CRUZ VELEZ				\$ 1,000.00
Account No. 583982610 Creditor #: 7 DEPARTAMENTO DE HACIENDA ELA PO BOX S 4515 SAN JUAN PR 00902		Debt govemement 1995				\$ 5,146.84
Account No. 012170110698 Creditor #: 8 FIRST BANK LEASING PO BOX 11852 SAN JUAN PR 00910-1852		Lease CHRYLER 1999				\$ 29,000.00
Account No. TWA121E49M Creditor #: 9 GMAC GPO BOX 364009 SAN JUAN PR 00936		Auto Loan 3rd Person CARMEN SANTIAGO ROMAN				\$ 20,000.00
Account No. 07886110091978 Creditor #: 10 HRS USA PO BOX 60107 CITY OF INDUSTRY CA 91716-010		Credit card purchases				\$ 1,000.00
Account No. Representing: HRS USA		HRS USA PO BOX 703 WOOD DALE IL 60191-0703				
Account No. 1870676630 Creditor #: 11 JC PENNEY PO BOX 364788 SAN JUAN PR 00936- 4788		Credit card purchases				\$ 750.00

Sheet no. 1 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$
(Total of this page)

\$ 56,896.84

Total \$

(Use only on last page and on Summary of Schedules)

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H—Husband W—Wife J—Joint C—Community	C o n t i n g e n t	U n l i q u a t e d	D i s p u t e d	Amount of Claim
Account No. Creditor #: 12 JOHN W KOZYAK, PLAN ADM 2800 FIRST UNION FINANCIAL CNT 200 SOUTH BISCAYNE BLVD MIAMI FL 33131		RECOVERY OF FRAUDULENT TRANFERS			X	\$ 82,223.00
Account No. Representing: JOHN W KOZYAK, PLAN ADM		MR ROBERT F REYNOLDS RICE, ROBINSON & SCHILLER, PA 848 BRICKELL AVE SUITE 1110 MIAMI FL 33131-2943				
Account No. 9585274171025 Creditor #: 13 SEARS GPO BOX 71204 SAN JUAN PR 00936		Credit card purchases				\$ 5,000.00
Account No. 1408900 Creditor #: 14 TEMPUS FINANCIAL SERVICES PO BOX 690895 ORLANDO FL 32869		Time shares				\$ 695.00
Account No. Creditor #: 15 TERESA MARTINEZ RIVERA 810 B BALMORAL CT LAKE WOOD JN 08701		LOAN			X	\$ 50,000.00
Account No. Representing: TERESA MARTINEZ RIVERA		LIC ALBERTO E FOLCH DIEZ AVE ROTARIOS #563 ALTOS SUITE 204 ARECIBO PR 00612				
Account No.						

Sheet no. 2 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$
(Total of this page)

\$ 137,918.00

Total \$
(Use only on last page and on Summary of Schedules)

\$ 227,111.31

In re LUIS CRUZ VELEZ / DebtorCase No. _____
(If known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
FIRST FEDERAL SAVINGS BANK FIRST BANK PRESTAMOS DE AUTO PO BOX 13817 SANTURCE STATION SAN JUAN PR 00908-3817	Contract type: <i>Vehicle lease</i> Terms: <i>\$582.00</i> Debtor's Interest: <i>Lessee</i> Description: <i>CHRYLER 1999</i>

In re LUIS CRUZ VELEZ / DebtorCase No. _____
(If known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re LUIS CRUZ VELEZ

/ Debtor

Case No. _____

(If known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,230.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ 100.00
Water and sewer	\$ 75.00
Telephone	\$ 38.00
Other <u>CELLULAR</u>	\$ 50.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 50.00
Food	\$ 300.00
Clothing	\$ 100.00
Laundry and Dry cleaning	\$ 75.00
Medical and Dental expenses	\$ 50.00
Transportation (not including car payments)	\$ 300.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.	\$ 50.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 0.00
Other:	\$ 0.00
Taxes (not deducted from wages or included in home mortgage)	
Specify:	\$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 0.00
Other: <u>FIRST LEASING</u>	\$ 582.00
Other:	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 300.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other: <u>LUNCH AT WORK</u>	\$ 100.00
Other:	\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 4,400.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ 6,000.00
B. Total projected monthly expenses	\$ 4,400.00
C. Excess income (A minus B)	\$ 1,600.00
D. Total amount to be paid into plan each: <u>Monthly</u>	\$ 1,600.00


In re LUIS CRUZ VELEZ / Debtor Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date: 2-5-02

Signature 
LUIS CRUZ VELEZ

Date: _____

Signature _____

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and §3571.

UNITED STATES BANKRUPTCY COURT
PUERTO RICO DISTRICT OF PUERTO RICO
PUERTO RICO DIVISION

In re *LUIS CRUZ VELEZ*

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: *Felix M. Zeno Gloro*

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

1. **Income from employment or operation of business.**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

Husband

Year to date: 6500

Last year: 65000

Year before: 20000

SOURCE (if more than one)

2. **Income other than from employment or operation of business.**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3a. Payments to creditors.

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**3b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**☒ NONE**4a. Suits and administrative proceedings, executions, garnishments and attachments.**

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
FINANCIAL FEDERATE TITLE & TRUST INC DEBTOR JOHN W KOZYAK Plaintiff vs DEBTOR 99-26616 BKC RBR ADV 01-2293 BKC		US BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA - BROWARD DIV	
TERESA MARTINEZ VS LUIS CRUZ VELEZ ET ALS COBRO DE DINERO CIVIL CD 2001-1028		DISTRICT COURT CAMUY	PENDING

4b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED</u>	<u>DATE OF SEIZURE</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
Name: JOHN W KOZYAK PLAN ADM Address:	12-01	Description: LOT 9 BLOCK 184 MARION OAKS Value: 5,000
JOHN KOZYAK PLAN ADMINISTRATOR	12-01	LOT 3 COUNTRY TRAILS POLK COUNTRY FL VALUE \$20,000

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**6a. Assignments and receiverships.**

List all assignments of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

- 6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

☒ NONE

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case)

16. Nature, location and name of business

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case

NAME AND ADDRESS

Debtor is an Individual

Business: *PRACTICA PRIVADA*

Address:

NATURE OF BUSINESS

SERVICIOS LEGALES

Beginning
and Ending
Dates of
Operation

*92-AT
PRESENT*

17a. Books, records and financial statements

List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

17b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

17c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

17d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ NONE

18a. Inventories

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory

☒ NONE

18b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE

19a. Current Partners, Officers, Directors and Shareholders

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

19b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation

☒ NONE

20a. Former partners, officers, directors and shareholders.

If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

☒ NONE

20b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year immediately preceding the commencement of this case.**

☒ NONE

21. Withdrawals from a partnership or distribution by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other prerequisite during **one year** immediately preceding the commencement of this case.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2-5-02

Signature


LUIS CRUZ VELEZ

Date _____

Signature _____

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and §3571.

**UNITED STATES BANKRUPTCY COURT
PUERTO RICO DISTRICT of PUERTO RICO
PUERTO RICO DIVISION**

In re *LUIS CRUZ VELEZ*Case No.
Chapter 13

/ Debtor

Attorney for Debtor: *Felix M. Zeno Gloro*

LIST OF CREDITORS

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	AMERICAN EXPRESS - THE CARD PO BOX 1270 NEWARK NJ 07101-1270	Credit card purchases		\$ 500.00
2	BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN PR 00936-4745	Credit card purchases VISA		\$ 4,029.00
3	BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN PR 00936-4745	Linea de credito		\$ 19,000.00
4	BANCO POPULAR DE PR MORTGAGE SERVICING GPO BOX 362708 SAN JUAN PR 00936-2708	Mortgage SOLAR Y CASA ALTO MONTE CAMUY		\$ 205,000.00
5	BANCO SANTANDER - TARJETAS PO BOX 362589 SAN JUAN PR 00936-2589	Credit card purchases VISA		\$ 3,868.47
6	COOP AHORRO Y CREDITO HATILLO BOX 960 HATILLO PR 00659	Credit card purchases MASTER CARD		\$ 4,899.00
7	COOP AHORRO Y CREDITO HATILLO BOX 960 HATILLO PR 00659	CONSUMER LOAN DEBTOR IS CODEBTOR DEBTOR IS RAFAEL CRUZ VELEZ		\$ 1,000.00
8	CRIM GPO BOX 195387 SAN JUAN PR 00919-5387	Debts to Government Debt to goverment		\$ 967.39
9	DEPARTAMENTO DE HACIENDA ELA PO BOX S 4515 SAN JUAN PR 00902	Debts to Government Debts to goverment		\$ 4,500.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
10	DEPARTAMENTO DE HACIENDA ELA PO BOX S 4515 SAN JUAN PR 00902	Debt govemement 1995		\$ 5,146.84
11	FIRST BANK LEASING PO BOX 11852 SAN JUAN PR 00910-1852	Lease CHRYLER 1999		\$ 29,000.00
12	GMAC GPO BOX 364009 SAN JUAN PR 00936	Auto Loan 3rd Person CARMEN SANTIAGO ROMAN		\$ 20,000.00
13	HRS USA PO BOX 60107 CITY OF INDUSTRY CA 91716-010	Credit card purchases		\$ 1,000.00
14	JC PENNEY PO BOX 364788 SAN JUAN PR 00936- 4788	Credit card purchases		\$ 750.00
15	JOHN W KOZYAK, PLAN ADM C/O KENETH B ROBINSON 848 BRICKELL AVE STE 1100 MIAMI FL 33131-2943	Judgment Lien SOLAR 8002 MARION OAKS MIAMI	D	\$ 5,000.00
16	JOHN W KOZYAK, PLAN ADM 2800 FIRST UNION FIN CENTER 200 SOUTH BISCAYNE BLVD MIAMI FL 33131	Judgment Lien LOT WOODWIEW COUNTRY MIAMI	D	\$ 20,000.00
17	JOHN W KOZYAK, PLAN ADM 2800 FIRST UNION FINANCIAL CNT 200 SOUTH BISCAYNE BLVD MIAMI FL 33131	RECOVERY OF FRAUDULENT TRANFERS	D	\$ 82,223.00
18	SEARS GPO BOX 71204 SAN JUAN PR 00936	Credit card purchases		\$ 5,000.00
19	TEMPUS FINANCIAL SERVICES PO BOX 690895 ORLANDO FL 32869	Time shares		\$ 695.00
20	TERESA MARTINEZ RIVERA 810 B BALMORAL CT LAKE WOOD JN 08701	LOAN	D	\$ 50,000.00

LUIS CRUZ VELEZ
583-98-2610

Felix M Zeno Gloro
PO BOX 1945
ARECIBO PR 00613-1945

02-01303

MR JAN P JOHNSON
GPO BOX 70370
SAN JUAN PR 00936-0370

AMERICAN EXPRESS - THE CARD
PO BOX 1270
NEWARK NJ 07101-1270

BANCO BILBAO VIZCAYA
PO BOX 364745
SAN JUAN PR 00936-4745

BANCO POPULAR DE PR
MORTGAGE SERVICING
GPO BOX 362708
SAN JUAN PR 00936-2708

BANCO SANTANDER - TARJETAS
PO BOX 362589
SAN JUAN PR 00936-2589

COOP AHORRO Y CREDITO HATILLO
BOX 960
HATILLO PR 00659

CRIM
GPO BOX 195387
SAN JUAN PR 00919-5387

JOHN W KOZYAK, PLAN ADM
C/O KENETH B ROBINSON
848 BRICKELL AVE STE 1100
MIAMI FL 33131-2943

KENNETH B ROBINSON
RICE, ROBISON & SCHILLER PA
848 BRICKELL AVE SUITE 1110
MIAMI FL 33131-2943

KENNETH B ROBISON
848 BRICKELL AVE SUITE 1100
MIAMI FL 33131-2943

LIC ALBERTO E FOLCH DIEZ
AVE ROTARIOS #563 ALTOS
SUITE 204
ARECIBO PR 00612

MR ROBERT F REYNOLDS
RICE ROBINSON & SCHILLER PA
848 BRICKELL AVE SUITE 1110
MIAMI FL 33131-2943

SEARS
GPO BOX 71204
SAN JUAN PR 00936

TEMPUS FINANCIAL SERVICES
PO BOX 690895
ORLANDO FL 32869

TERESA MARTINEZ RIVERA
810 B BALMORAL CT
LAKE WOOD JN 08701

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN THE MATTER OF:

LUIS CRUZ VELEZ

DEBTOR

CASE NUMBER

CHAPTER 13

NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 13

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- ☐ Signature (Upon filing)
- ☐ Master address list (Upon filing)
- ☐ Diskette (Upon filing)
- ☐ List of creditors (Upon filing)
- ☐ Social Security Number and/or Employer ID Number (Upon filing)
- ☐ Statement disclosing compensation paid or to be paid to the attorney for the debtor
Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b), Fed.R Bankr.P.
- ☐ Chapter 13 Plan (Must be submitted with the petition or within 15 days Rule 3016) Fed.R Bankr.P.
- ☐ Schedules (Must be submitted with the petition or within 15 days)
- ☐ Statement of financial affairs (Official Form 7)
(Must be submitted with the petition or within 15 days. Rule 1007 (b) & (c))

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

FEB - 8 2002

In San Juan, Puerto Rico, this _____

BY ORDER OF THIS COURT
CELESTINO MATTA-MENDEZ

By: _____

Deputy Clerk